

LINDA TIRELLI, ESQ  
OF COUNSEL TO DAVID J. BABEL, PC  
COUNSEL FOR DEBTOR  
202 MAMARONECK AVEUNE, 3<sup>RD</sup> FLOOR  
WHITE PLAINS, NEW YORK 10601  
PH(914) 946-0860

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

-----X  
**IN THE MATTER OF**

**DAISY LABORDE,  
DEBTOR**

**CHAPTER 13  
CASE NO: 09- 24191(RDD)  
NOTICE OF  
OBJECTION TO PROOF OF  
CLAIM #6-1 FILED BY  
Home Loan Services, Inc.  
as Servicer for Citibank,  
NA as Trustee for 1<sup>st</sup>  
Franklin Mortgage Loan  
Trust Mortgage Loan  
Asset-Backed Certificates  
Series 2005-FF12**

**AND REQUEST FOR  
ACCOUNTING**

-----X

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**NOTICE OF OBJECTION TO PROOF OF CLAIM #6-1  
FILED BY: Home Loan Services, Inc. as Servicer for Citibank, NA as Trustee for 1<sup>st</sup>  
Franklin Mortgage Loan Trust Mortgage Loan Asset-Backed  
Certificates Series 2005-FF12  
AND  
REQUEST FOR ACCOUNTING  
AND NOTICE OF OPPORTUNITY FOR HEARING**

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**(No-Protest Notice: No Hearing Will Be Held  
Unless Request For Hearing Is Filed)**

TO: Home Loan Services, Inc. as Servicer for Citibank, NA as Trustee for 1<sup>st</sup> Franklin  
Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates Series 2005-FF12

**PLEASE TAKE NOTICE** that an Objection to Proof of Claim has been filed by the  
debtor named above. A copy of the objection accompanies this notice.

**YOUR RIGHTS MAY BE AFFECTED. YOU SHOULD READ THESE PAPERS  
CAREFULLY AND DISCUSS THEM WITH YOUR ATTORNEY, IF YOU HAVE ONE IN**

**THIS BANKRUPTCY CASE. IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY WISH TO CONSULT ONE.**

**TAKE FURTHER NOTICE** that if you do not want the Court to grant the relief requested by the debtors in their motion, or if you want the Court to consider your views on the motion, then on or before March 5, 2010 you or your attorney must do three (3) things:

1. **File with the court a written response requesting that the Court hold a hearing and explaining your position. File the response at:**

United States Bankruptcy Court  
Southern District of New York  
300 Quarropas Street  
White Plains, NY 10601

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

2. **On or before the date stated above for written responses, you must also mail or fax a copy of your written request to:**

Linda M. Tirelli, Esq.,  
Law Offices of Linda M. Tirelli, PC  
Of Counsel to David Babel, PC  
Counsel for Debtor  
202 Mamaroneck Avenue, 3<sup>rd</sup> Floor  
White Plains, NY 10601

Jeffrey Sapir, Esq.  
Chapter 13 Trustee  
399 Knollwood Road  
White Plains, NY 10603

3. **You must also attend the hearing scheduled for March 10, 2010 at 10:00 a.m.** in Courtroom Number \_\_\_\_ at the United States Bankruptcy Court, 300 Quarropas Street, White Plains, NY 10601.

If you or your attorney do not take these steps, **A HEARING WILL NOT BE HELD** and the Court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

This the 4th Day of February 2010.

\_\_\_\_/S/ Linda M. Tirelli\_\_\_\_\_  
Linda M. Tirelli, Esq.,  
Law Offices of Linda M. Tirelli, PC  
Of Counsel to David Babel, PC  
Counsel for Debtor  
202 Mamaroneck Avenue, 3<sup>rd</sup> Floor  
White Plains, NY 10601  
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